



Mutual Exchange Useful Tips and Guidance



Introduction to mutual exchanges

What is mutual exchange?

Mutual exchange is a scheme for people who live in a housing association or council property, where they would like to swap with another tenant. They may wish to exchange to a larger or smaller property or to move to a different location.

Who is eligible?

- Most people with a social housing tenancy in their name.

Who is NOT eligible?

You are not eligible if you:

- have an introductory tenancy – an introductory tenancy is given to new tenants. It is set for a trial period, usually one year (your landlord will confirm the length of time) to show that you are a responsible tenant
- have rent arrears
- have a history of anti-social behaviour
- have been given a property as part of your employment with its landlord
- have been housed by a charity and the new tenant would conflict with the charity's aims
- are living in a hostel or supported accommodation.

Benefits of mutual exchange

- It can be quicker than other rehousing options
- You can move anywhere
- You can exchange as many times as you like during your tenancy.

How do I register?

You will need to register your details with a mutual exchange provider and have access to the internet. If you do not have family or friends to assist, there will be computers you can use in your local library. The two main websites are:

www.houseexchange.org

www.homeswapper.co.uk



Creating your advert

When you first register, you'll need to answer some questions about your home and the home you want. This creates your home advert and also lets you see homes you might like.

Advert contents

Make sure all of the details within the advert are correct and that the explanations and statements are true. Potential "exchangers" are relying on your information to give them a very clear picture of your property in their minds. Remember, first impressions are crucial.

Description of your property

Provide as much information about your property as you can. Think about all the positive points - the size of the property, the features it has, and what you like about it.

NOTE: Adverts with basic information will not have as much interest from applicants as those where the adverts have been completed in full.

Description of your area

You will need to explain the area in detail, as you may have people looking at your property who do not know the area very well. Again, mention the positives, for example, five minutes from a bus stop that takes you into town within 15 minutes, living 15 minutes away from the Town Centre, supermarkets and schools nearby. The more information you provide, the more interest you will receive from other home seekers.

Photos

Having photos of your property can increase the chance of applicants taking an interest in it. Ensure you have good quality photos of your property that are not more than 1MB in size.

Finding a property

Property

You will need to describe the property you would like to move into. Although you may have a particular preference for the type of accommodation you want, you may have to compromise. The more information you provide, the more opportunity you will have to consider other properties.

Area

You will need to decide on the location that you would like to move to. Searching for a location is very important. You will need to consider all areas, as your ideal property could be located outside of the area you ideally want to move to.

Useful websites about moving:

- www.bbc.co.uk/homes/property/moving_movinghouse.shtml
- www.helpiammoving.com
- www.reallymoving.com/movingadvice/removals/five-top-tips-formoving-day
- www.moveme.com/moving-guide moving guide

Visiting a property

Your safety

When you have arranged to visit a property, if possible let a friend or family member know where you are going to visit and at what time. If you would like a friend or family member to go along with you, you should let the person you are visiting know that you will be accompanied.

What should I take into account when viewing a property?

You need to be sure about a property – after all it could potentially be your new home. Make as many appointments as you need, including weekends and evenings, before you make the decision to go ahead with a move. Before you visit a property, make a checklist of all your priorities and the things you want to find out. These could include:

- How much is the rent?
- What sort of tenancy will I be offered?
- Would I be able to buy the property from the Council or housing association?
- What are the local schools like?
- Is there allocated parking and if not, is it easy to park?
- Are transport links good?
- How far is it to the nearest station or bus stop?
- What are the neighbours like?
- If there is a garden, what size is it and is it private or shared?
- Where are the nearest shops and other amenities?
- What kind of heating does it have and does it suit me?
- Does it need decorating?
- When would the current residents want to move out?
- What items do the current residents plan to take with them?
- What will my new landlord be like?

Useful websites about local areas:

- www.google.co.uk/maps
- www.walkscore.com shows you how far it is to walk to shops, doctors, schools etc.
- www.streetcheck.co.uk gives you information about a particular street

Important information

The rules vary depending on when the tenancy started.

Please speak to your landlord if:

- **your tenancy was issued on or after 1 April 2012, or**
- **you are considering exchanging with someone whose tenancy was issued on or after 1 April 2012.**

It is important when you are making decisions about exchanging a property that you consider:

- whether you can afford the rent levels
- what the length of the tenancy will be.

If you are unsure, seek independent advice before you move.

Frequently Asked Questions

1. What are mutual exchanges?

An exchange of homes between two households living in social housing. Within the United Kingdom, Council and housing association secure and assured tenants have the right to exchange their homes to homes suitable for them and their families. You will need written permission from your landlords before you can exchange.

2. How long do exchanges take?

It depends on your exchange, how many parties are involved and whether you are moving long distance or moving within the local area. Landlords have 42 days from the date when all the forms were submitted to agree the exchange and give permission to move.

3. If I have rent arrears can I still exchange?

No. Tenants must pay all of their rent including any arrears before a mutual exchange can proceed.

4. Can an exchange be refused?

Yes. You will not be able to exchange your property if:

- there is a possession order in force against you, possession proceedings have started against you or a notice seeking possession has been served
- the property you want to exchange to is too big for your requirements. For example, if you currently qualify for a one bedroom property and want to swap to a two bedroom property, but your circumstances have not changed
- the property is not used mainly for housing services, for example, it is part of a commercial letting or comes as part of a job
- the property has been specifically designed or adapted for you because of a physical disability and the person you want to swap with does not have the same needs the property is one of a group let to people with special needs and the person who you want to swap with does not have those needs.

5. Is there any cost in an exchange?

Yes and no. There is no charge for paperwork completion. Your council or housing association landlord will not charge you for processing your mutual exchange application forms. However, you may be charged for essential gas and electric checks. Removal costs will not be covered.

6. Can I encourage an exchange by paying someone?

No. Do not offer any cash incentives in return for an exchange. It is illegal and you and your family could be evicted from your property by the Council or housing association.

7. Can I encourage an exchange using presents or goods?

No. Do not offer any rewards in return for an exchange. It is illegal and you and your family could be evicted from your property by the Council or housing association.

8. Are there advantages to doing a mutual exchange?

Yes and no. The advantages of mutual exchange, are:

- you can exchange with another tenant inside or outside of the district
- you can exchange with a housing association tenant
- you may avoid a lengthy wait for a transfer
- you can thoroughly inspect the other property and be sure it is suitable for your family before seeking approval.

There are also some disadvantages:

- you have to accept the property in its present condition – make sure that all repairs are completed before you take the property on
- the other party can pull out at any time, right up until you move
- you will have to accept responsibility for alterations.

9. Will my landlord pay for any expenses for removals?

No. You will need to arrange to pay for your own removal expenses.

10. Will the new landlord decorate or repair the home before I move in?

No. The landlord will not decorate between one person leaving and another moving in. You will have to arrange to decorate the home yourself as you have made an agreement to accept the property in the condition you viewed it in. Discuss any repairs with the landlord before you agree to exchange. Do not rely on advice from the person moving out that the repairs will be done.

11. Can I move on any day of the week?

Yes. You can move on any day once you have been given a date by the landlords. It must be in agreement with the other tenants involved and the date should not be altered once agreed.

12. Will I be provided with boxes and packing tape for any move?

No. You are expected to pay all costs incurred by you and your family to move to your new home. You can buy strong packing boxes online or from high street shops, or ask local shops to save boxes for you as a free alternative. Join freecycle online sites and request them.

13. Can I swap back if I don't like living in my new home?

You may be able to. You cannot swap back into your old home unless the tenant who swapped with you is in agreement, you will then both have to start the exchange process again from scratch and wait for a decision from both landlords.

14. I'm confused is there someone I can speak to?

Please speak with your Housing Officer on 01775 761161 or email estatemangement@sholland.gov.uk for further information.